

**Information to identify the case:**

Debtor 1	<b>David L. Suiters</b>	Social Security number or ITIN	<b>xxx-xx-7088</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Jayme L. Suiters</b>	Social Security number or ITIN	<b>xxx-xx-4122</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>14-70872-JAD</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David L. Suiters

Jayme L. Suiters  
aka Jayme L. Clinger, aka Jayme L. Guntrum, aka Jayme  
L. Bish

6/18/20

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
David L. Suiters  
Jayme L. Suiters  
DebtorsCase No. 14-70872-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7

User: dkam  
Form ID: 3180WPage 1 of 2  
Total Noticed: 36

Date Rcvd: Jun 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2020.

db/jdb +David L. Suiters, Jayme L. Suiters, 159 Sunny Crest Lane, Altoona, PA 16601-8813  
 13968618 +Altoona Emergency Phys, P.O. Box 62282, Baltimore, MD 21264-2282  
 14044121 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,  
 Los Angeles, CA 90051-5478  
 13968621 +CBJ Credit Recovery, P.O. Box 85520, Richmond, VA 23285-5520  
 14035054 +COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
 (address filed with court: Columbia Gas of Pa., PO Box 117, Columbus, OH 43216)  
 13968623 +Clarion County DRS, P.O. Box 389, 17 South 4th Avenue, Clarion, PA 16214-1376  
 13968627 +Community State Bank of Orbisbonia, 620 Main Street, Saxton, PA 16678-1024  
 13968630 Fingerhut, Cardmember Services, P.O. Box 21550, Tulsa, OK 74121-1550  
 13968632 +KML Law Group, P.C., Suite 5000, BNY Independence Center, 701 Market Street,  
 Philadelphia, PA 19106-1541  
 13968634 +National Recovery Agency, 4201 Crums Mill Road, Harrisburg, PA 17112-2893  
 13968635 PHEEA, Student Loan Servicing Center, Harrisburg, PA 17130-0001  
 13968636 +Rec Management Group, 2901 University Ave #29, Columbus, GA 31907-7601  
 13968637 +State Collection Service, P.O. Box 6250, Madison, WI 53716-0250  
 13968638 +The Bureaus, Inc., 35353 Eagle Way, Chicago, IL 60678-0353  
 14029772 U. S. Department of Education, c/o FedLoan Servicing, P. O. Box 69184,  
 Harrisburg, PA 17106-9184

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 19 2020 04:01:35 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr EDI: RECOVERYCORP.COM Jun 19 2020 07:28:00 Recovery Management Systems Corporation,  
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
 13968619 +EDI: ACBK.COM Jun 19 2020 07:28:00 American Credit Acceptance, P.O. Box 204531,  
 Dallas, TX 75320-4531  
 13980319 +EDI: ACBK.COM Jun 19 2020 07:28:00 American Credit Acceptance, 961 E. Main Street,  
 Spartanburg, SC 29302-2185  
 13995406 EDI: AIS.COM Jun 19 2020 07:28:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 13976819 EDI: RECOVERYCORP.COM Jun 19 2020 07:28:00 Bureaus Investment Group Portfolio No 15 LLC,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 14266932 +E-mail/Text: bankruptcy@consumerportfolio.com Jun 19 2020 04:02:02  
 CONSUMER PORTFOLIO SERVICES, INC., P.O. BOX 57071, IRVINE, CA. 92619-7071  
 13968620 +EDI: CAPITALONE.COM Jun 19 2020 07:28:00 Capital One Bank, P.O. Box 790216,  
 Saint Louis, MO 63179-0216  
 13968622 +E-mail/Text: nailda@centralcreditaudit.com Jun 19 2020 04:02:43 Central Credit Audit,  
 P.O. Box 735, Sunbury, PA 17801-0735  
 13968625 +EDI: COMCASTBLCENT Jun 19 2020 07:28:00 Comcast, P.O. Box 3001,  
 Southeastern, PA 19398-3001  
 13968628 +EDI: CCS.COM Jun 19 2020 07:28:00 Credit Collection Services, Two Wells Avenue,  
 Newton Center, MA 02459-3246  
 13968629 +E-mail/Text: bknotice@ercbpo.com Jun 19 2020 04:01:57 Enhanced Recovery Co., LLC,  
 8014 Bayberry Road, Jacksonville, FL 32256-7412  
 13968631 +EDI: RMSC.COM Jun 19 2020 07:28:00 J.C. Penney, 1120 Boyce Road,  
 Pittsburgh, PA 15241-3909  
 14045811 E-mail/PDF: resurgentbknotifications@resurgent.com Jun 19 2020 04:06:17  
 LVNV Funding, LLC its successors and assigns as, assignee of Windstream Communications,,  
 Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 13968633 E-mail/Text: camanagement@mtb.com Jun 19 2020 04:01:09 M & T Bank, P.O. Box 840,  
 Buffalo, NY 14240  
 13987712 E-mail/Text: camanagement@mtb.com Jun 19 2020 04:01:09 M&T BANK, PO BOX 1288,  
 Buffalo, NY 14240  
 13994987 EDI: PRA.COM Jun 19 2020 07:28:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 14041415 EDI: Q3G.COM Jun 19 2020 07:28:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 13973638 EDI: RECOVERYCORP.COM Jun 19 2020 07:28:00 Recovery Management Systems Corporation,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 13968639 +EDI: VERIZONCOMB.COM Jun 19 2020 07:28:00 Verizon, 500 Technology Drive, Suite 300,  
 Saint Charles, MO 63304-2225  
 13968640 +EDI: VERIZONCOMB.COM Jun 19 2020 07:28:00 Verizon Wireless, 1 Verizon Place,  
 Alpharetta, GA 30004-8510

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr M&T BANK  
 13968626 Community State Bank

District/off: 0315-7

User: dkam  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 36

Date Rcvd: Jun 18, 2020

13968624      ##+Collection Service Center,      1312 A Pl Valley Blvd,      P. O. Box 68,      Altoona, PA 16603-0068  
TOTALS: 2, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 20, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on June 18, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor M&T BANK andygornall@latouflawfirm.com  
Forrest B. Fordham, III on behalf of Debtor David L. Suiters FFordhamlaw@msn.com,  
fordham-law@hotmail.com  
Forrest B. Fordham, III on behalf of Joint Debtor Jayme L. Suiters FFordhamlaw@msn.com,  
fordham-law@hotmail.com  
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor M&T BANK jgoldman@kmlawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7